

The complaint

Mr M complains that Barclays Bank UK PLC failed to respond to his letters and complaint requesting help with his banking whilst he was away from home receiving medical treatment.

What happened

Mr M wrote to Barclays on 5 December 2023 about his serious health condition and requested a cheque book be sent to him in hospital. He said he received no response and complained two weeks later, but said he still received no response. Mr M said he followed this up with emails on 25 and 28 December 2023, but still got no response.

Mr M asked Barclays to update his address to where he is receiving medical care but said he couldn't go to the branch as he is too unwell, and he couldn't access his account online. He requested Barclays send three months' statements so he could make an application to his local authority. Mr M requested redress of £250 for the difficulties in accessing his account and discrimination against him as a disabled person in terms of the Equality Act 2010.

Barclays wrote to Mr M at his hospital address on 18 January 2024 to say it couldn't send a cheque book there as he hadn't provided any certified ID. But it had referred his request to its Specialist Relationship Support Team who would contact him to provide the appropriate support. Barclays then wrote to Mr M at his home address on 23 February 2024 to say it was looking into his complaint. Mr M said he'd asked Barclays not to write to him at his home address as he no longer resides there. Mr M referred his complaint to our service.

Our investigator recommended the complaint be upheld as Barclays had not acted fairly. He said Barclays treated Mr M's letter as a query not a complaint and its delayed response was unreasonable. He recommended Barclays pay Mr M compensation of £100. The investigator said we can't make a ruling on the Equality Act 2010 as that's for a court to decide, but we can consider this in deciding if a business has acted fairly. He said Barclays hadn't discriminated against Mr M and had acted fairly, other than its delayed response to Mr M.

Barclays disagreed and requested an ombudsman review the complaint. It said it received Mr M's letter on 11 December 2023 and logged it as a complaint, which gave it eight weeks to respond. Barclays said due to the nature of the request it was changed to a query. It said it messaged Mr M and tried to call him on 14 December 2023 but was unsuccessful and his request remained in a queue waiting to be allocated until it wrote to him on 18 January 2024.

Barclays said it cannot send account information to a new address without verification. It said Mr M had a number of unused cheques available to him and a debit card, so he was able to access funds, as shown by ATM withdrawals at the hospital. Barclays was happy for us to forward bank statements to Mr M.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mr M made a request to Barclays to change his address as quickly as possible and provide him with a cheque book. He set out his difficulties and asked Barclays about the best way for

this to be achieved. Mr M now wants Barclays to acknowledge the difficulties it caused by not writing to the alternative address he provided and not contacting him about the cheque book.

I was sorry to learn about Mr M's serious health condition and that this meant he has been unable to use internet and mobile banking. I can see that Barclays responded to Mr M's letter of 5 December on 18 January 2024, but I don't think Mr M was aware of this as he has said that he received no response during that period.

Although Barclays did respond to Mr M's letter of 5 December, there was a delay of six weeks during which time Mr M was in a very difficult situation and made several follow-up requests for help. This was in part because Barclays treated his letter and presumably his other communications as making a complaint.

Barclays said it then became aware of the urgency of the information Mr M had provided and treated this as a request. Barclays records show it tried to contact Mr M on 14 December 2023, which I think was treating Mr M's communications with the urgency they deserved. However, after this didn't work, Barclays doesn't appear to have attempted to make any further contact for five weeks, which I don't think was a satisfactory response to Mr M's circumstances.

It's not clear to me why Barclays didn't follow up its initial attempt to reach out to Mr M, but its delayed response left him with some short-term difficulty in paying for legal and other services. I think Barclays letter of 18 January 2024 did explain why it couldn't simply send a cheque book to Mr M at hospital.

Banking regulations require Barclays to protect customers' accounts by making sure it knows exactly who is making a request to alter account details. But, as Barclays has acknowledged, it has to balance this with practical assistance to customers like Mr M who are experiencing very difficult personal circumstances. I'm pleased it offered the support of its specialist team.

Mr M had explained to Barclays about his health situation and that he couldn't return home, and said he needed help to use his account in hospital. I agree with the investigator that this required a much prompter response from Barclays. And it is in this regard that I do not consider Barclays to have treated Mr M fairly. I think the compensation recommended by the investigator is a fair redress in the circumstances of this complaint.

I hope that Barclays has fully amended its records to ensure that it communicates with Mr M at his current address, not his home address in the future, and recognises his circumstances.

My final decision

For the reasons I have given it is my final decision that the complaint is upheld. I require Barclays Bank UK PLC to pay Mr M £100 compensation for its delayed response to his request for help accessing his bank account.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 1 July 2024.

Andrew Fraser
Ombudsman